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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor PNC Bank, National Association

In Re:

Barry H. Ohringer

Debtor.

Page 1 of 4

Order Filed on January 6, 2023 by Clerk, U.S. Bankruptcy Court District of New Jersey

Case No.: 19-13989 SLM

Adv. No.:

Hearing Date: 1/11/23 @ 10:00 a.m.

Judge: Stacey L. Meisel

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: January 6, 2023

Honorable Stacey L. Meisel United States Bankruptcy Judge (Page 2)

Debtor: Barry J. Ohringer Case No: 19-13989 SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING

CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon appearing, upon a certification of default as to real property located at 63 Mill Pond Road, Little Falls, NJ, 07424, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Camille J. Kassar, Esquire, attorney for Debtor, and for and the parties having consensually resolved the motion,

It is **ORDERED**, **ADJUDGED** and **DECREED** that as of December 22, 2022, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 5, 2022 through December 5, 2022 for a total post-petition default of \$2,587.88(4 @ \$730.18, less suspense \$332.84); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$2,587.88 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is **ORDERED**, **ADJUDGED** and **DECREED** the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume January 5, 2023, directly to Secured Creditor's servicer, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Certification of Default is hereby resolved.

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United States Bankruptcy Court
District of New Jersey

In re: Case No. 19-13989-SLM

Barry H Ohringer Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: Jan 06, 2023 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2023:

Recipi ID Recipient Name and Address

db + Barry H Ohringer, 63 Mill Pond Road, Little Falls, NJ 07424-2992

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2023 at the address(es) listed below:

Name Email Address

Camille J Kassar

on behalf of Debtor Barry H Ohringer ckassar@locklawyers.com

bbk consultant llc@gmail.com, bbk consultant llc@gmail.com, tdell@locklawyers.com, ckass ar @locklawyers.com, kass ar cr75337@noccom, ckass ar cr7537@noccom, ckass ar cr7537@noccom, ckass ar cr7537@noccom, ckass ar cr75337@noccom, ckass ar cr7537@noccom, ckass

tify.bestcase.com

Denise E. Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Jeffrey A Sirot

on behalf of Creditor Glen Pond Condominium Associaiton Inc. inbox@cmsllc.law

John R. Morton, Jr.

on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Marie-Ann Greenberg

magecf@magtrustee.com

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District/off: 0312-2 User: admin Page 2 of 2
Date Rcvd: Jan 06, 2023 Form ID: pdf903 Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6